

# **EXHIBIT A-14**



P.O. Box 514387  
Los Angeles, CA 90051-4387

**Notice Date:** January 23, 2018

**Loan Number:** [REDACTED]

**Property Address:**

2122 21ST ST

NITRO, WV 25143

**RE: Property Resolution Deed-in-Lieu**

JESSICA L STOLER  
2122 21ST ST  
NITRO, WV 25143

Dear JESSICA L STOLER,

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**REGARDING YOUR LOAN**

Thank you for expressing an interest in pursuing a Deed in Lieu of your property with PennyMac Loan Services, LLC (PennyMac).

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**WHY YOU RECEIVED THIS NOTICE**

Your request was reviewed for Deed in Lieu programs offered by the investor of your loan. Regrettably, upon review of the information and/or documentation provided by you and/or your agent we are unable to approve your request.

The reason(s) for the decline can be found below.

- Your request was submitted with insufficient time to evaluate the Deed in Lieu prior to the scheduled foreclosure sale therefore, we cannot review you for any Loss Mitigation Options at this time.

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**ACTION REQUIRED**

If you have any questions please don't hesitate to reach out to your Single Point of Contact SPOC.

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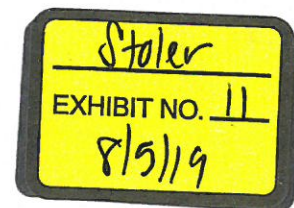
**ADDITIONAL INFORMATION**

The foreclosure process may be initiated or continued at this time, per applicable law and investor guidelines.

Pursuant investor guidelines, your credit report and credit score may be used to evaluate your eligibility for the Short Sale programs for which you are applying.

For Hawaii Customers only: If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the Hawaii State Division of Financial Institutions at (808) 586-2820.

For New York Customers only: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).



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For North Carolina Customers only: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, [www.nccob.gov](http://www.nccob.gov).

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

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#### QUESTIONS? CONTACT US

Your assigned Single Point of Contact (SPOC) can be reached directly between the hours of 8:00-5:00 PM CST with any questions you may have.

Val Sanchez  
PennyMac Loan Services, LLC  
[propertyresolution@pnmac.com](mailto:propertyresolution@pnmac.com)  
(866) 695-4122 ext. 5846

Your SPOC will be responsible for communicating with you about the status of your application and advising you of any requirements for additional documentation we may need to complete our evaluation of your loan for a Deed in Lieu program.

If you would like to escalate an issue, please send an email to [propertyresolution@pnmac.com](mailto:propertyresolution@pnmac.com)

<b>Toll Free: (866) 695-4122</b>	<b>Website: <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a></b>	<b>Payments:</b>	<b>Correspondence:</b>
M-F 6:00AM-6:00PM PT	<b>Secure Messaging Online:</b>	<b>Standard Address:</b>	Attn: Correspondence Unite
SAT 7:00AM-11:00AM PT	Create an account and/or log in to	P.O. Box 30597	P.O. Box 514387
Toll Free Fax: (866) 577-7205	<a href="http://www.PennyMacUSA.com">http://www.PennyMacUSA.com</a> , then look for the Secured Message Center to communicate with us securely.	Los Angeles, CA 90030-0597	Los Angeles, CA 90051-4387
		<b>Overnight Address:</b>	
		PennyMac Loan Services	
		Attn: Lockbox Operations POB 30597	
		20500 Belshaw Ave.	
		Carson, CA 90746	

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## Important Legal Notices

PennyMac Loan Services, LLC ("PennyMac") is required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

**ARKANSAS:** Licensed by the Arkansas Securities Department. Complaints regarding the servicing of your mortgage may be submitted to the Commissioner at [www.securities.arkansas.gov](http://www.securities.arkansas.gov).

**CALIFORNIA:** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**COLORADO:** A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [www.coloradoattorneygeneral.gov/ca](http://www.coloradoattorneygeneral.gov/ca). Our local office is located at 700 17th St, Suite 200, Denver, CO 80202. (866) 436-4766.

**HAWAII:** Licensed as a mortgage servicer by the Commissioner of the Division of Financial Institutions of the State of Hawaii. As a borrower, you have certain rights pertaining to complaint resolution, including those set out in this notice, and you have the right to submit complaints to the DFI Commissioner. A DFI complaint form and information about submitting complaints are available at [cca.hawaii.gov/dfi/file-a-complaint/](http://cca.hawaii.gov/dfi/file-a-complaint/). Complaints may be mailed to Division of Financial Institutions, DCCA, P.O. Box 2054, Honolulu, HI 96805.

**MAINE:** PennyMac Loan Services, LLC operating hours are 6:00 A.M. until 6:00 P.M. Pacific Time Monday through Friday and 7:00 A.M. until 11:00 A.M. Pacific Time Saturday. You may contact our office during business hours by calling (866) 545-9070.

**MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS:** You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the creditor.

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**MONTANA:** The State of Montana, Department of Administration, Division of Banking and Financial Institutions, is the licensing agency of mortgage servicers. Any consumer with a comment, question, or concern should contact the Division by the means listed within this disclosure. State of Montana, Department of Administration, Division of Banking and Financial Institutions, 301 South Park, Suite 316, PO Box 200546, Helena, MT 59620-0546. Phone: 406-841-2920. Fax: 406-841-2930. E-mail: [banking@mt.gov](mailto:banking@mt.gov). Website: [www.banking.mt.gov/mortgage.asp](http://www.banking.mt.gov/mortgage.asp).

**NEW YORK:** In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days. New York City Department of Consumer Affairs Collection Agency License 1294096 and 1467388; City of Buffalo Collection Agency License 551910. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may file complaints about PennyMac with the Department. You may obtain further information from the Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA:** Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016.

**TENNESSEE:** This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.

**TEXAS:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

**UTAH:** As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.**



Equal Housing Opportunity © 2008-2017 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit [www.pennymacusa.com/state-licenses](http://www.pennymacusa.com/state-licenses). Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2017)